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MISSION [MONEY CONTROL]

PROVIDED BY IOWA COLLEGE AID

Fun and Interactive Programs to Develop
Good Money Management Habits

Table of Contents

Budgeting & Money Management.....	4
The Basics of Money Management.....	4
How to Manage Money So It Doesn't Manage You.....	4
How to Stop Living Paycheck to Paycheck.....	5
Living Comfortably on a College Budget.....	5
Career Planning.....	6
What Do You Want to Be? (It's How Much?).....	6
College Life.....	6
Study Abroad—What to Know Before You Go.....	6
Identity Theft.....	8
Avoiding Identity Theft.....	8
Life After College.....	8
After Graduation - Now What?.....	8
How Will You Spend Your First Paycheck?.....	9
Dress for Success.....	9
Setting Up Your First Home.....	9
Credit Reports & Credit Scores.....	11
Understanding Your Credit History, Pt. 1.....	11
Understanding Your Credit History, Pt. 2.....	11
Managing Financial Obligations.....	12
Habits of Responsible Credit Card Users.....	12
Tackling Debt.....	12
What's In the Fine Print?.....	12
Paying for College.....	13
Financial Aid 101.....	13
Nursing Loan Forgiveness.....	13
Teacher Loan Forgiveness.....	13
Saving & Smart Financial Decisions.....	14
Making Smart Financial Decisions.....	14
Saving a Little - Making a Big Difference.....	14



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Learning how to make smart money decisions is the key to financial success.

Mission: Money Control helps people of all ages master financial fundamentals and see how the choices they make with their money affects their financial future. By providing people with the tools and resources necessary to make informed decisions, the outcome of the mission is in their hands.

Mission: Money Control programs feature interactive and informative presentations and activities for students and professionals on a wide variety of financial literacy topics.

For information on how to bring Mission: Money Control to your campus or organization, e-mail info@iowacollegeaid.gov or call our Information Service Center at (877) 272-4456.

[Please check our website, www.iowacollegeaid.gov, for any new additions to the Mission Money Control Program.]

NAME

No.

Budgeting & Money Management

THE BASICS OF MONEY MANAGEMENT

This session provides a brief overview of several areas of money management. Attendees will learn tools for understanding credit and its impact on their personal and financial success. Information on evaluating and selecting credit cards, understanding credit scores, budgeting and identity theft will also be covered. Other presentations are available to go into further depth on each of these individual topics.

Target Audience: High school seniors and college students

Learning Objectives: Attendees will better understand:

- developing a budget
- understanding credit reports and credit scores
- ways to avoid identity theft
- evaluating and selecting a credit card



HOW TO MANAGE MONEY SO IT DOESN'T MANAGE YOU

As the saying goes, just when you are about to make ends meet, someone moves the ends. This session demonstrates how successful money management makes it possible to have enough money to pay bills and have fewer concerns about finances. Attendees will be provided with the tools and skills needed to set realistic goals and to create usable spending plans.

Target Audience: Middle school students, high school students, traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- creating and maintaining a workable budget and spending plan
- the importance of setting financial goals

HOW TO STOP LIVING PAYCHECK TO PAYCHECK

This session will provide tools and resources to help attendees get out of the cycle of living paycheck to paycheck. Attendees will learn how saving and investing can fit into any budget and how rewarding each can be.

Target Audience: Traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- tracking expenses
- cutting back
- lowering debt payments
- avoiding unnecessary fees
- starting a savings plan
- the power of compound interest

LIVING COMFORTABLY ON A COLLEGE BUDGET

(a.k.a. How to Prevent Living in Your Parents' Basement After College)

We have all been there and done that when it comes to making spur-of-the moment purchase decisions. The good news is that there is a way to keep spending from getting out of control – it's called a budget. This session will help attendees sort out their budgets, keep expenses in check, and help them avoid situations that could lead to economic disaster. In addition, the top money mistakes college students make as well as tips on how to survive on a typical college student's budget will be covered. Last but not least, we will show attendees how to continue making good financial decisions after graduation to help build future wealth.

Target Audience: College students

Learning Objectives: Attendees will better understand:

- developing a budget
- ways to prevent impulse spending
- advantages and disadvantages of credit card usage
- advantages and disadvantages of prepaid credit cards
- differentiating between wants versus needs
- changing current behaviors

Career Planning

WHAT DO YOU WANT TO BE (A.K.A. IT'S HOW MUCH?)

This presentation will get students thinking about different career paths and highlight the cost of living and average salaries in Iowa. Tips on assessing skills and interests to fit a career will also be provided.

Target Audience: Middle school students, high school students and early college students

Learning Objectives: Attendees will better understand:

- salary information
- tips to assess skills and interests that may lead to a career

College Life

STUDY ABROAD - WHAT TO KNOW BEFORE YOU GO

This session will provide helpful information to students and parents considering study abroad programs and off-campus programs. In addition to learning what questions to ask, the session also will cover everything from documents needed, financial aid options and immunizations to what to expect after returning from the program! Parents sometimes have a hard time “letting go” and study abroad is a lot to consider. This presentation does much of the footwork for students and parents!

Target Audience: College students and their parents

Learning Objectives: Attendees will better understand:

- what they need to consider when their child plans to study abroad
- available resources to help make informed decisions

ODDS THAT YOUR
FIRST JOB
WAS IN A
RESTAURANT:

1 IN 4*

AVERAGE ANNUAL
SALARY
FOR JOBS IN IOWA
FOOD-
SERVICE:
\$18,800*

Discover Life
After Minimum Wage.



* www.restaurant.org

* www.bls.gov/oes/2008/may/oes_ia.htm#b35-000

Identity Theft

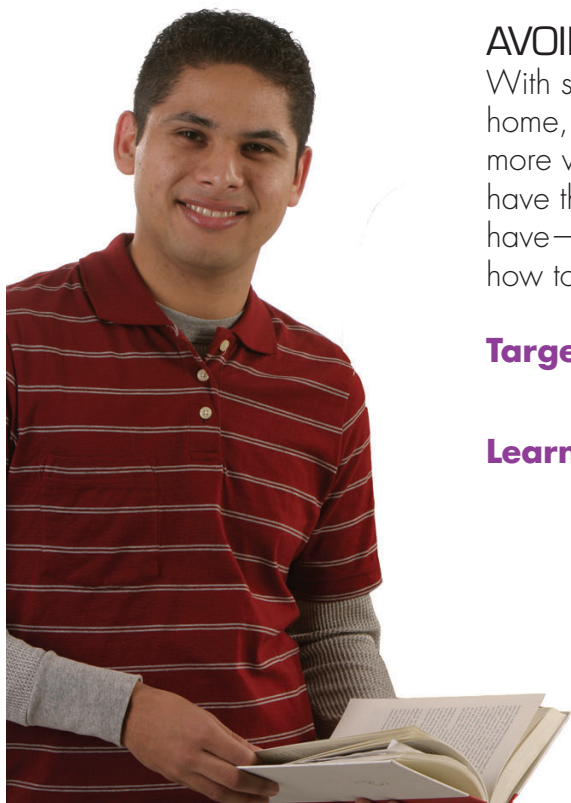
AVOIDING IDENTITY THEFT

With so much in the news about how people can protect their home, cars, and other personal items, the public has become more vigilant about personal safety and self-defence. But, have they learned how to protect the most important thing they have—their identities? Through this session attendees will learn how to become vigilant about protecting their identities.

Target Audience: High school students, traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- identity theft
- how to detect warning signs
- ways to deter an attack
- what to do if they become victims



Life After College

AFTER GRADUATION - NOW WHAT?

Preparing for college graduation and starting what may be a first professional job is both exciting and a little scary. Life after college comes with more responsibility and important decisions to make. Through this session attendees will learn more about purchasing cars and selecting the appropriate insurance, employer benefits including retirement plans and health insurance options, the differences between buying or renting a home, student loan repayment options, credit card usage and much more.

Target Audience: College seniors, graduate students and adult learners

Learning Objectives: Attendees will better understand:

- purchasing a car and selecting insurance
- employer benefits
- mortgages versus lease agreements
- house/rental insurance
- student loan repayment plans
- credit cards and FICO scores

HOW WILL YOU SPEND YOUR FIRST PAYCHECK

Starting a first job is an exciting time. Along with a new income comes new expenses which can make it easy to over spend. People are often surprised to see how much smaller their take home pay is than their gross income. This session will help attendees understand payroll deductions and other pay stub information, what is required by law, and what to do if they don't understand it or if something is incorrect. Attendees also will learn about creating a budget to get them started on the right foot.

Target Audience: Traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- information on paychecks and pay stubs
- the principles of effective budgeting and money management resources

DRESS FOR SUCCESS

First impressions are critical and what people wear speaks volumes. Dressing appropriately won't guarantee success, but can provide a competitive edge and positive first impression. This session will cover appropriate dress for those in a business professional, business casual and casual office. Attention also will be paid to teen dress.

Target Audience: Middle school students, high school students, traditional college students

Learning Objectives: Attendees will better understand:

- appropriate dress for job interviews
- appropriate dress for a professional job

SETTING UP YOUR FIRST HOME

Setting up a first home is both fun and challenging. This session will help attendees prepare to have a fun, easy, stress-free move. Time lines, estimated moving costs, to do lists, buyer and renter's information, and packing tips are also covered. This session is perfect for anyone who is setting up their first home.

Target Audience: High school seniors and traditional college students

Learning Objectives: Attendees will better understand:

- what it takes to prepare for a move
- costs associated with a move
- tips to get started and steps that can be taken to ensure a smooth transition

ODDS OF GETTING
HURT ON
A TOILET

1 IN 1000*

ODDS THAT YOU'LL
OWE MORE
THAN \$8,000 IN
CREDIT CARD

DEBT:

1 IN 20♦

Don't Flush
Your Credit



* <http://www.veegle.com/odds.htm>

♦ <http://articles.moneycontrol.msn.com/banking/creditcardsmarts/thebiglieaboutcreditcarddebt.aspx>

Credit Reports

UNDERSTANDING YOUR CREDIT HISTORY - PART 1

Many people do not realize that their credit history is already written, published and on the street! This session will help attendees learn how to get a copy of their credit history, help them understand the information included in the report, and teach them about identity protection.

Target Audience: High school seniors, traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- the importance of a credit history
- functions of credit reporting agencies
- how to request a credit report
- how to understand a credit report

UNDERSTANDING YOUR CREDIT HISTORY - PART 2

It is important for everyone to know their credit score and how it affects them. In this session, attendees will learn how credit scores are calculated and steps they can take to improve their scores in order to qualify for the best loans and interest rates.

Target Audience: High school seniors, traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- the role of credit reporting agencies
- how credit scores are calculated
- how to improve one's credit score



Managing Financial Decisions

START SMART—HABITS OF RESPONSIBLE CREDIT CARD USERS

Applying for a first credit card is a big decision. This session will help attendees analyze credit offers to find the right fit. What to watch for on bills, developing good habits, and using credit wisely as well as rights and responsibilities of cardholders will be covered. Attendees will leave better prepared to make wise credit card decisions.

Target Audience: Traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- selection of credit cards
- understanding the contract terms/credit card holder rights
- how to develop habits for using credit responsibly

TACKLING DEBT

It takes commitment and consistency, but the rewards of tackling debt are well worth it, both financially as well as emotionally. Through this session, attendees will find out how to balance borrowing habits to reduce debt and improve financial health.

Target Audience: Traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- how consumers take charge of credit card debt
- borrowing for college
- what to do when overwhelmed by debt

WHAT'S IN THE FINE PRINT —WHAT TO KNOW BEFORE YOU SIGN

Contracts are a part of everyday life. Almost anything bought, sold, borrowed, loaned, rented, repaired or traded involves a contract so it is important to know what is included in the fine print. Cell phone contracts, student loan promissory notes, rental leases, auto service contracts, and credit card agreements will be covered. Attendees will leave prepared and knowledgeable about what to look for in future contracts so they can make the most informed decisions.

Target Audience: Traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- cell phone contracts
- promissory notes
- leases/rental agreements
- renters' legal rights
- auto service contracts
- credit card agreements

Paying for College

FINANCIAL AID 101

Planning, preparing and paying for college are key steps for a successful college career. This session provides information, tools, and resources to families and students seeking higher education. An overview of the FAFSA process and types of financial aid are also covered.

Target Audience: High school students, parents and entering college freshmen

Learning Objectives: Attendees will better understand:

- how and when to start the financial aid process
- tools and resources available

NURSING LOAN FORGIVENESS PROGRAM

This session is for people considering careers in the nursing industry. Attendees will learn about financial benefits available through federal and state loan forgiveness programs. Eligibility requirements, service obligations, eligible loans, award amounts and how to apply for the benefits will be covered.

Target Audience: College-aged nursing students and nursing faculty

Learning Objectives: Attendees will better understand:

- nursing loan forgiveness opportunities
- eligibility for federal and state programs

TEACHER LOAN FORGIVENESS PROGRAM

This session is for people considering careers in education. Attendees will learn about financial benefits available through federal and state loan forgiveness programs. Eligibility requirements, service obligations, eligible loans, award amounts and how to apply for the benefits will be covered.

Target Audience: College-aged education students and education faculty

Learning Objectives: Attendees will better understand:

- education loan forgiveness programs
- eligibility for federal and state programs

Saving & Smart Financial Decisions

MAKING SMART FINANCIAL DECISIONS

This session will teach attendees skills to help them make smart decisions instead of following the marketing of the credit industry. Attendees will leave knowing how to make better choices based on responsible financial decisions that will provide them a more secure economic future.

Target Audience: High school students, traditional college students and adult learners

Learning Objectives: Attendees will better understand:

- the decision-making process
- what to know before making financial decisions

SAVING A LITTLE - MAKING A BIG DIFFERENCE

Remember the saying, "A penny saved is a penny earned"? Unfortunately, many people tend to ignore this message because they don't understand the long-term effects of saving. Whether saving for a major item, or starting a financial "safety net", it is hard to reach goals without a savings plan. This session will show attendees how saving and investing can fit into any budget. In addition, investment basics, compounding interest and other tips for getting a savings strategy implemented will be covered.

Target Audience:

High school students, traditional college students and adult learners

Learning Objectives:

Attendees will better understand:

- ways to start saving
- investment basics
- compounding interest
- strategies to increase savings



ODDS OF YOUR
HOUSE
GETTING HIT BY
A METEOR:

**1 IN 182
TRILLION***

ODDS THAT YOU'VE
BEEN LATE
PAYING AT LEAST
ONE BILL
THIS YEAR:

1 IN 3*

Don't wait for
the sky to fall to
take control of
your finances

* <http://funny2.com/odds.htm>

* <http://www.veegle.com/odds.htm>



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Iowa College Student Aid Commission
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Des Moines, IA 50309-3609
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